

**Information to identify the case:**

Debtor 1	<u>Derek J. Rocco</u>	Social Security number or ITIN	xxx-xx-4128
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary Rae Rocco</u>	Social Security number or ITIN	xxx-xx-6312
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23634-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Derek J. Rocco

Mary Rae Rocco

4/17/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Derek J. Rocco  
Mary Rae Rocco  
Debtors

Case No. 19-23634-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 17, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Derek J. Rocco, Mary Rae Rocco, 107 Druid Drive, McMurray, PA 15317-3607
15123535	+ Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904
15123543	+ MedFinancial, 298 N. Seven Oaks Drive, Knoxville, TN 37922-2369

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 18 2025 05:51:00	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: BMW.COM	Apr 18 2025 05:51:00	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
cr	+ Email/Text: ecfbnc@aldridgepite.com	Apr 18 2025 02:18:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ EDI: PRA.COM	Apr 18 2025 05:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15251691	^ MEBN	Apr 18 2025 02:04:41	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15123532	Email/PDF: bncnotices@becket-lee.com	Apr 18 2025 02:34:45	American Express, PO Box 981537, El Paso, TX 79998-1537
15126327	Email/PDF: bncnotices@becket-lee.com	Apr 18 2025 02:22:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159354	+ EDI: BMW.COM	Apr 18 2025 05:51:00	BMW Bank, Pob 78066, Phoenix, AZ 85062-8066
15123533	EDI: BMW.COM	Apr 18 2025 05:51:00	BMW Credit, PO Box 78066, Phoenix, AZ 85062-8066
15265323	+ EDI: LCIBAYLN	Apr 18 2025 05:51:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15170516	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 18 2025 02:17:00	Citizens Bank N.A., One Citizens Bak Way mailstop JCA115, Johnston, RI 02919
15123534	+ EDI: JPMORGANCHASE	Apr 18 2025 05:51:00	Chase Bank, Po Box 15369, Wilmington, DE 19850-5369

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15182443	EDI: CITICORP	Apr 18 2025 05:51:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15298096	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:17:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15123537	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2025 02:17:00	First National Bank of PA, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15166914	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2025 02:17:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15123538	+ Email/Text: servicingmailhub@flagstar.com	Apr 18 2025 02:19:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15123539	Email/Text: bankruptcy@huntington.com	Apr 18 2025 02:18:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15165202	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 18 2025 02:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15123540	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 18 2025 02:19:00	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15163116	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 02:22:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15508656	Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:17:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15695636	Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:17:00	Nationstar Mortgage LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741
15318981	Email/Text: peritus@ebn.phinsolutions.com	Apr 18 2025 02:19:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15123545	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15183624	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15123544	+ Email/Text: recovery@paypal.com	Apr 18 2025 02:17:00	Paypal Credit, 2211 N. 1st St., San Jose, CA 95131-2021
15125889	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15123547	+ Email/Text: dispute@velocityrecoveries.com	Apr 18 2025 02:18:00	Prosper Loans, c/o Velocity Investments LLC, 1800 State Route 34 Ste 404A, Wall, NJ 07719-9147
15123546	^ MEBN	Apr 18 2025 02:05:30	Prosper Loans, c/o Prosper Marketplace, Inc., 221 Main St., Suite 300, San Francisco, CA 94105-1909
15178475	+ Email/Text: bncmail@w-legal.com	Apr 18 2025 02:19:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15177803	EDI: Q3G.COM	Apr 18 2025 05:51:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15123548	+ Email/Text: correspondence@credit-control.com	Apr 18 2025 02:18:00	SoFi Lending, c/o Credit Control LLC, 5757 Phantom Drive, #330, Hazelwood, MO 63042-2429
15123549	Email/Text: PFS.Analyst@stclair.org	Apr 18 2025 02:19:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15124273	^ MEBN		

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		Apr 18 2025 02:05:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15155148	Email/Text: bankruptcy@huntington.com		
		Apr 18 2025 02:18:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15123550	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Apr 18 2025 02:22:44	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
15181212	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Apr 18 2025 02:34:34	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BMW Bank of North America
cr		Community Loan Servicing, LLC
cr		Matrix Financial Services Corporation
cr		NATIONSTAR MORTGAGE LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15172701	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15123536	*+	Citizens Bank, 121 South 13th St., Lincoln, NE 68508-1904
15123541	*+	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15123542	*+	Key Bank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338

TOTAL: 4 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Bayview Loan Servicing LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Kenneth Steidl	

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on behalf of Debtor Derek J. Rocco julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Mary Rae Rocco julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor NATIONSTAR MORTGAGE LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com

Michael H Kaliner

on behalf of Creditor BMW Bank of North America ANHSOrlans@InfoEx.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Pamela J. Wilson

on behalf of Trustee Pamela J. Wilson pwilson@pjwlaw.net pwilson@ecf.axosfs.com

Roger Fay

on behalf of Creditor NATIONSTAR MORTGAGE LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

Thomas Song

on behalf of Creditor Matrix Financial Services Corporation pawb@fedphe.com

TOTAL: 15